

**TOWN OF EAST GREENWICH
COMPREHENSIVE COMMUNITY PLAN
HOUSING ELEMENT
YEAR 2025 AFFORDABLE HOUSING PLAN**

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**ADOPTED BY THE TOWN COUNCIL
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PREFACE

This plan has been edited and revised in response to comments dated February 24, May 18, June 14, and August 11, 2005 from the Statewide Planning Program and the Rhode Island Housing and Mortgage Finance Corporation. The revisions and edits are text modifications only, providing greater explanation of the plan, not changes to the policies and strategies adopted by the Town Council on December 14, 2004. Further, the plan has been updated to reflect the Rhode Island Housing and Mortgage Finance Corporation's revised final "2004 Low-and Moderate-Income Housing Chart" received by the Town on March 25, 2005.

In response to the state comments of February, 2005, the BC Stewart & Associates, Inc., "draft plan" is removed from the appended material, opting instead to merge pertinent data from the Stewart work into this document. BC Stewart & Associates, Inc. was the housing consultant to the Town of East Greenwich in 2003-2004. A number of edits address inconsistencies and mathematical errors that were overlooked in haste to submit the plan before the state mandated December 31, 2004 deadline. The plan now utilizes the state's model affordable housing plan for some of the tabulations herein. A greater amount of information on jobs is presented. The projected needs analysis is substantially revised, methodologies are further explained, the plan for meeting the need by 2025 is refined, and the implementation actions are assigned responsibilities and time frames.

In response to the state comments of May, June, and August, 2005, additional minor edits are made, detail is added regarding density bonuses and the subsidies that apply to low and moderate income (LMI) housing units, the "Housing Partners in Rhode Island" list from BC Stewart is attached as an appendix and referenced in the plan's text, and "tenure" is addressed. Table 7, "Development Strategies for Affordable Housing" in Section 9 "Meeting the Needs by 2025: A 20-year Plan" is revised to respond to RI Housing, particularly adding a location for 100% low and moderate income housing. First year action items are clarified and development actions are added in the implementation section. Lastly, tables are numbered to improve reader reference and in response to Rhode Island Housing, the current housing count is revised to reflect new units developed since the year 2000 U.S. Census.

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According to the Rhode Island Housing and Mortgage Finance Corporation, the Town of East Greenwich had 5,182 housing units in the year 2000, with 226 low and moderate income units in the year 2004, leaving the town with 4.36 percent of its housing stock defined as being affordable. This is 292 units less than the 518 low and moderate income units needed to achieve the 10 percent threshold requirement of the Rhode Island “Low and Moderate Income Housing Act.”

1. Housing Inventory and Programs.

Between 1990 and 2000, the total number of households and residents in East Greenwich increased at less than one percent per year, but the overall growth of 9.1 percent was substantially greater than predicted by the state in 1999 and much greater than the 3.7 percent growth experienced by Kent County as a whole, as compared to Washington County which had a growth rate of 12.3 percent. Based on U.S. Bureau of Census data, East Greenwich had a population of 12,948 and 4,960 households in the year 2000.

The population of East Greenwich grew substantially faster than predicted by the Statewide Planning Program in 1999, and currently exceeds the State Planning agency’s projection for the town by an estimated 400 or more residents. The BC Stewart & Associates, Inc. study of affordable housing for East Greenwich found that the town is experiencing demographic growth pressure at a rate that far exceeds levels previously planned for.

The East Greenwich Housing Authority operates and maintains low and moderate income housing at several locations. There are 106 section 8 rental units of housing for the elderly at “Shore Side,” and 35 tax credit rental units of elderly affordable housing at “Regal Court.” “Dedford Farms” with 12 rental family units and “Marlborough Crossing” with 16 rental family units combine for a total of 28 affordable rental family units. The Housing Authority also provides 11 rental family units through the

HOME program. West Bay Community Action provides 5 rental family units through the HOME program, and there are 41 group home beds in the community.

Through the Town of East Greenwich's use of Community Development Block Grant funds for rental rehabilitation and home rehabilitation, the town has invested in physical improvements to more than 30 dwelling units that upon completion retain a five-year affordability lien. Unfortunately, these units do not meet the *Housing Act's* minimum 30-year subsidy criterion in order to be counted towards the town's low and moderate income inventory.

2. Housing Demand.

A private data provider (Claritas) estimated the 2003 population of town as being 13,348 in 5,157 households. If development trends continue over the next ten years, the number of households will grow to 5,706, an increase of eleven percent over the current level.

In the year 2000, according to the U.S. Bureau of Census data, the median household income in East Greenwich was \$70,063 and the median sales price per housing unit was \$260,000. By 2003, the median income had risen to \$77,948 and the median sales price per housing unit had increased to \$360,000 according to BC Stewart & Associates, Inc. (draft "Town of East Greenwich Affordable Housing Plan").

Based on an analysis of year 2000 U.S. Census data, BC Stewart & Associates, Inc., determined that twenty-seven percent of all East Greenwich households in the year 2000 were defined as being low/moderate income households. There were 723 cost burdened households, of which 44.4 percent were homeowners and 55.6 percent were renters. A total of 226 housing units, or 4.36 percent of the total when accounting for seasonal units, were classified as "affordable" by Rhode Island Housing in 2005. The current shortfall of the required 10 percent affordable housing mandate is 292 units.

The Town is largely a community of family households. The majority of households are headed by a resident between 35 and 54 years of age, and 71 percent of households contain three or more people. The town has a very strong base of home ownership, with 75 percent of all households in the year 2000 consisting of homeowners. Although East

Greenwich is largely composed of households of child rearing age, the community does have a substantial elderly population. Twenty-two percent of all households, are 65 years of age or older, a characteristic that will continue to increase as the baby boomer cohort ages.

There is a stark contrast between the annual income of renters at \$25,900 and that of homeowners at \$92,900. On the far end of the spectrum, 17 East Greenwich residents were reported as homeless in the Rhode Island Emergency Shelter Annual Report, July 1, 2003 – June 30, 2004. Guidelines established by the U.S. Department of Housing and Urban Development recommend that households pay no more than 30 percent of their incomes for housing, including rent and utilities. More than 40 percent of East Greenwich's 1,177 renter households had 1999 incomes less than \$20,000 and two thirds of these paid more than 30 percent of their income for rent. Among renter households with incomes between \$20,000 and \$35,000, forty percent paid more than 30 percent of their income for rent. Overall, the town has a total of more than 440 cost burdened renter households. These are distributed among 130 elderly, 97 family, and 175 single-person and non-relative households.

3. Housing Affordability.

The U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data finds 723 East Greenwich households at or below 80 percent of median income that have an outstanding need for affordable housing. When coupled with the outstanding need of 292 units of low and moderate income housing, the data suggest that the need for affordable housing exceeds the ten percent standard.

Of the existing affordable housing stock, 65 percent are classified as elderly or senior housing. There is a need for a greater and more even distribution of affordable housing that includes family and single-occupant households as well as elderly. Almost all homes for sale in East Greenwich are priced out of reach of low and moderate income households. The median sales price of homes in town rose 38.5 percent between the years 2000 and 2003 from \$260,000 to \$360,000. Current prices for vacant buildable land range from \$210,000 to \$325,000 per acre. Home sales and sale prices in East Greenwich between August 1, 2002 and July 31, 2003 are shown in table 1.

Table 1
Home Sales and Sales Prices in East Greenwich
August 1, 2002-July 31, 2003

<u>Sale Price</u>	<u>Number of Units</u>	<u>Percent</u>
\$0 to \$99,999	18	5.6%
100,000 to 149,000	17	5.2
150,000 to 199,000	25	7.7
200,000 to 249,000	33	10.2
250,000 to 299,000	32	9.9
300,000 to 349,000	24	7.4
350,000 and above	175	54.0
Total	324	100.0

It should be noted that sales records below \$100,000 are likely to include sales of vacant land, uninhabitable structures and sales for nominal amounts. Source: the Warren Group/BC Stewart & Associates, Inc.

In their study of housing needs in East Greenwich, BC Stewart & Associates, Inc. determined that the town has relatively greater rental options for low income families than the Washington County region. (The study was conducted as part of a Washington County regional planning effort). In the year 2000, almost one-third of rental households paid less than \$500 per month compared to 25 percent of rental households in the Washington County region. The town has 28 family public housing units and 292 Section 8 vouchers. There are three residential care/assisted living facilities with 237 beds and one nursing care facility with 120 beds.

It is likely that the need for housing units will be distributed fairly evenly between elderly households and households between the ages of 35 and 64 years of age. Current needs calculated by the CHAS are 37 percent elderly, 33 percent families and 30 percent single households and non-related households. Homeownership opportunities in East Greenwich have substantially diminished during the past three years. Rents and rental incomes in town compare favorably to average rents for affordable housing statewide and regionally as shown in tables 2 and 3.

4. Jobs and Job Growth.

The greatest job growth in Rhode Island is occurring within occupations with salaries too low to afford the purchase of a home in East Greenwich. It may be unsurprising that cashiers, waitresses and fast food workers would not be able to purchase a home in East Greenwich, but

new homes in town are also out of reach for school teachers, most municipal employees, registered nurses, and accountants.

Table 2
Affordable Rental Housing Costs by Income, 2003 and
Average Rents for Advertised Vacant Units, 2002

<u>Affordable Rental Housing Costs by Income, 2003</u>					
Maximum Affordable Monthly Housing Cost by Income Level % of Renter Household Median Income					
<u>Place</u>	<u>Annual Income</u>	<u>30%</u>	<u>50%</u>	<u>80%</u>	<u>100%</u>
Rhode Island	\$62,348	\$468	\$779	\$1,247	\$1,559
East Greenwich	\$58,400	\$438	\$730	\$1,168	\$1,460

<u>Average Rents for Advertised Vacant Units, 2002</u>				
	<u>Studio</u>	<u>One Bedroom</u>	<u>Two Bedroom</u>	<u>Three Bedroom</u>
Rhode Island	\$552	\$694	\$863	\$1,017
East Greenwich	\$550	\$692	\$913	-----

Table 3
Contract Rents by Number of Units for
East Greenwich and Kent County

<u>Rentals by Rent</u>	<u>East Greenwich</u>		<u>Kent County</u>	
	<u>2000</u>	<u>Percent of Total</u>	<u>2000</u>	<u>Percent of Total</u>
With cash rent	1,135	96.4%	18,396	96.5%
Less than \$200	129	11.0	1,400	7.3
\$200 to 299	47	4.0	1,200	6.3
300 to 499	202	17.2	3,485	18.3
500 to 749	410	34.8	7,190	37.7
750 to 999	202	17.2	3,666	19.2
\$1,000 or more	145	12.3	1,455	7.2
No cash rent	42	3.6	665	3.5

The employment status of East Greenwich residents, based on the U.S. Bureau of the Census data, shows a total population 16 years and over at 9,818 with 6,449 in the labor force, and 6,106 actually employed. The labor force participation rate was 65.7 percent and unemployment was 3.4 percent in the year 2000. Tables 4 and 5 describe the characteristics of the town's civilian labor force, 16 years of age and over:

Table 4
Town of East Greenwich Employment by Occupation Year 2000

<u>Occupation</u>	<u>Number</u>	<u>Percent</u>
Management, professional, & Related	3,518	57.6
Service	476	7.8
Sales & Office	1,508	24.7
Farming, fishing, & Forestry	16	0.3
Construction, extraction & Maintenance	236	3.9
Production, transportation	<u>352</u>	<u>5.8</u>
Total	6,106	100.00

Table 5
Town of East Greenwich Employment by Industry Year 2000

<u>Industry</u>	<u>Number</u>	<u>Percent</u>
Agriculture, forestry, fishing, hunting & mining	36	0.6
Construction	217	3.6
Manufacturing	812	13.4
Wholesale trade	243	4.0
Retail trade	629	10.3
Transportation, warehousing & utilities	134	2.2
Information	105	1.7
Finance, insurance, real estate, etc.	653	10.7
Professional, scientific, mgmt	691	11.3
Education, health & social service	1,659	27.2
Arts & entertainment, recreation, & food services	417	6.8
Other services	183	3.0
Public Administration	<u>318</u>	<u>5.2</u>
Total	6,106	100.0

The Statewide Planning Program, in Technical Paper No. 153, reported the commuting patterns of Rhode Islanders based on year 2000 census data. For East Greenwich, nearly 21 percent of workers (1,235) reported their place of work as being in East Greenwich. Nineteen percent (1,145) worked in Providence, seventeen percent (1,013) worked in Warwick, 6.5 percent (388) worked in North Kingstown, and 6.0 worked in Cranston. The remaining thirty percent were spread among 34 Rhode Island communities, and the states of Massachusetts and Connecticut.

Significantly more East Greenwich residents worked in Massachusetts (274 or 4.5 percent) than in all but five Rhode Island communities. A total of 7,369 Rhode Islanders and 171 workers from Massachusetts and Connecticut commute to work in East Greenwich. Other than East Greenwich residents who work here, the largest percentage of workers come from Warwick (19%, 1,455), West Warwick (10.4%, 786), Coventry (10.3%, 777), and North Kingstown (8.5%, 644).

Tischler and Associates, Inc., in their report “Development Fee Study,” dated October 10, 2001, estimated job growth in East Greenwich will add 57 jobs annually between 2001 and 2010. A recent fiscal impact analysis of the Town’s build out analysis, prepared by the Planning Department, dated April, 2005, determined that the Tischler estimate is on track. Tischler reported the state Department of Labor and Training (DLT) sourced employment number at 6,732 in 2001. According to Tischler’s methodology, their estimate would yield 7,017 employees in 2004, and in fact, the DLT data shows 7,001 in the first quarter of ’04. Total jobs by 2010 are projected to be 7,477.

Based on the types of residential and non-residential development being proposed and approved in East Greenwich in the Route 2 corridor, downtown, along Post Road, and west of Route 2, the town offers the prospect for substantial job growth of eleven percent or more over the course of this decade, from 6,632 in 2001 to 7,477 in 2010. The likely occupations or industries to be most affected are construction, management, professional, health, finance, real estate, insurance, office, sales, and food service.

Rental housing opportunities in East Greenwich are limited by the absence of new construction of affordable units. No new multi-family rental housing has been constructed in East Greenwich over the last five years. The town faces a series of barriers to the provision of affordable housing. The number of building permits issued annually, on average approximately 50 per year for new homes, is insufficient to reasonably overcome the town’s entire deficit of affordable housing units in the next ten years. Although there is one 63 unit apartment complex currently in the approval stages that will provide 7 affordable units. There are no housing units available in the community for less than \$200,000.

In addition, most parts of East Greenwich where there is significant acreage, the high cost of land greatly increases development costs. Low

densities resulting from minimum lot sizes of one acre or more increase the cost of development and inhibit the construction of multi-family developments. However, the large lot sizes are not without supportive rationale. Seriously limiting development options in the one and two acre zoning districts are inadequate infrastructure characterized by no public water service or inadequate public water supply, low ground water yields, no municipal sewer service, localized difficult topography, wetlands, and generally poor soil conditions characterized by poor drainage, isolated instances of ledge and generally moderate to extreme stoniness. This is the character of the land throughout the town west of Route 2. In this environment the certification and cost of construction on-site sewage disposal systems for new housing poses a major barrier to the creation of affordable housing.

5. Build-out Analysis.

The build-out analysis prepared in 2003 estimates that 1,638 more new housing units are possible given the current zoning and land constraints. Approximately 84 percent (1,379) of these 1,638 units will be constructed on rural property west of Route 2 where there are varying infrastructure constraints relating to road capacity, public water supply, and the lack of municipal sewers.

The 2003 build-out analysis arrived at a higher estimate of total build-out than was calculated for the 1991 Comprehensive Community Plan. At this point it must be emphasized that build-out analyses are not perfect projections of what will be. The outcome depends on the methodology and the sophistication of the information and data available during the analysis, and the analysis cannot predict changes to the input variables.

In the instance of the 1991 Plan, using a base number of 4,095 units in 1987, the planning consultant calculated that another 1,793 residential units could be built, bringing the town's total number of units to 5,888. Given that during the decade 1990 to 2000 the town added 550 new homes, an average of 50 new single family homes per year (refer to table 6), the 2003 build-out would be expected to yield an estimate of approximately 1,243 ($1,793 - 550$) new residential units. The 2003 estimate of 1,638 is 395 units or thirty two percent greater than expected based on the 1991 estimate.

Several factors are considered responsible for the higher estimate achieved in 2003. First, the 1991 build-out underestimated growth by discounting in-fill development. In-fill development plays a role, however. For example, the 35 units of affordable elderly housing at “Regal Court” is a prime example of in-fill redevelopment of a former commercial property. Other excellent examples of in-fill are the redevelopment of the “Ricotti’s” property now underway with the addition of three residential units and the redevelopment of the former CVS building with the addition of 14 residential condominiums.

Second, the 1991 build-out could not anticipate and therefore could not account for changes in zoning that would allow for greater densities of development. In this example, the “East Greenwich Preserve” demonstrates the effect of a change of zone from Farm (F-1) to Commercial Limited (later changed to PD R-30) with the effect of more than doubling the density of development from 30 units to 65 units on the subject property. Another example of the impact of zoning changes on the 1991 build-out is the rezoning of 70 acres of the Rocky Hill Fairgrounds from Farm F-1 to Light Industry/Office, eliminating the potential for as many as 60 new single family dwellings; but then rezoning it to a newly created RHF district to allow for 80 condominiums and 150 units of affordable elderly housing, while continuing to allow office use.

Third, the 1991 build-out considered a factor of 15 percent of the land area in any given residential development to be dedicated for public rights-of-way associated with new residential streets. Fifteen percent proved to be too large a percentage. The right-of-way width requirement for new roads in subdivisions was reduced twelve percent from 50-feet to 44-feet in the town’s development regulations adopted in 1996. Further, research associated with the 2003 build-out determined the actual right-of-way area in new residential subdivisions to be 8 percent, not 15 percent. Fourth, the build-out analyses are unable to account for land saving actions on the part of the Town Council and the Municipal Land Trust that remove buildable tracts of land from the inventory. In the past ten years 171 acres of land have been preserved through a combination of fee simple purchase, the purchase of development rights, and outright donation. The timing of land saving actions is very difficult to predict given that they are predicated on the availability of funds and/or the generosity of property owners.

At the time of the 2003 build-out analysis, the zoning west of Route 2 was either a Farm (F-1) district or a Farm (F-2) district, except for instances of property fronting on South County Trail (Route 2) zoned for Commercial Highway or Light Industry/Office Use. The F-1 and F-2 districts require minimum house lot sizes of one acre and two acres respectively.

6. Projected Needs.

To overcome the current deficit of 292 affordable units as calculated by the Rhode Island Housing and Mortgage Finance Corporation, the Town of East Greenwich is presented with a formidable challenge. East Greenwich is an old, established town with moderate overall density masking the relative high density built-out character of the town's center. Density gradations decrease as one progresses from east to west, concluding with low to very low density residential development in the western reaches of town where there are vestiges of the town's rural past. For the purposes of this plan, therefore, a 20-year horizon has been established.

The projected average number of building permits per year for new single family dwellings is estimated at 53 per year. This estimate is based on the year 2003 actual experience. It is important to realize that projecting is indeterminate in nature as future outcomes are affected by many variables, much the same as described in section 5, "Build-out Analysis" comparing the results of the 1991 build-out with the results in 2003.

Historical trends analysis yields an average annual range of building permits for new single family dwellings between 50 and 56, as shown on table 6 of data obtained from the East Greenwich Building Department. Over the eleven years 1990-2000, the annual average was 50. The fifteen year annual average from 1990-2004 was 51.4, yielding a total of 771 new single family units. The five year average 2000-2004 is 56. Considering the tightness of the range, the estimated annual average of 53 is about three to five percent different from the high and the low and is very reasonable.

At the rate of 53 new single family dwelling units per year, the town will add 1,060 single family dwellings by the year 2025. On a go forward basis at this rate the state's ten percent affordable unit requirement will

yield 106 residences. Coupled with the town's current deficit of 292 units, the Town of East Greenwich is faced with the need to provide a total of 398 affordable units by the year 2025, on this basis alone.

Table 6
Single Family Dwelling Units
Building Permits Issued

<u>Year</u>	<u>Permits Issued</u>
1990	31
1991	35
1992	37
1993	40
1994	49
1995	65
1996	50
1997	71
1998	70
1999	43
2000	59
2001	68
2002	48
2003	53
2004	<u>52</u>
Total	771

Source: Town of East Greenwich Building Department

BC Stewart & Associates, Inc. observed that the Town has a substantial elderly population whereby twenty-two percent of households are headed by a resident at least 65-years of age or older. This percentage is only going to increase absent a highly unlikely massive out migration of older residents, because 63.2 percent of heads of households in the town currently are 45-years of age or older.

7. Proposed Strategies

Based on the work of a local housing task force comprised of the Town Manager, the Director of the Housing Authority, the Town's Director of Planning, and two Planning Board members working with a draft affordable housing plan prepared by BC Stewart & Associates, Inc., in February 2004, and after a series of public meetings conducted in the Spring of 2004, the following strategies were recommended by the Task Force to the Planning Board and then to the Town Council on July 19, 2004. There was consensus that implementation of these strategies will be

necessary to meet the Town's affordable housing requirements under the "*Housing Act*."

- a. The town should convey to the state that:
 - There should be a redefinition of what counts under the affordable housing statute. The definition should include mobile homes and Section 8 certificate housing.
 - Regional programs that develop affordable housing should apportion the affordable units among the participating communities.
 - The Town should be allowed to develop ways to raise money for affordable housing through passage of enabling legislation that allows for local revenue taxes to develop affordable housing.
- b. A restricted "Affordable Housing Trust Fund" should be created and managed by the Town Government. The Town will then develop affordable housing conversion programs and determine the use of the Housing Trust Funds.
- c. All major and minor subdivisions and major residential land development should be required to provide 15 percent affordable housing as a component of the subdivision or residential land development, or pay a fee in-lieu-of the required number of affordable units. The payment of any fee in-lieu of the required number of affordable units shall be at the discretion of the Planning Board provided that in-lieu of payments shall also be approved by the Town Council.
- d. Money in-lieu-of for residential development would be paid per unit not built as affordable housing, and the payment should be calculated based on 15 percent of the average sales price per residential unit.
- e. All Mixed Use Planned Development (MUPD) zones and Residential R-4 zones should be required to have 20 percent affordable housing in all new development. Payment of a fee in-lieu-of should not be allowed in these zones. Density bonuses should be allowed only in these two zones. A density bonus shall be allowed in PD Planned Developments while retaining the 15 percent affordable requirement.
- f. The Town should have a process and procedure to administer the Comprehensive Permit application process in accordance with state law.

- g. The Town Council or designee should periodically convene an interdisciplinary task force to maintain, update, and refine the affordable housing plan and program.
- h. The Town should prepare a map for inclusion in the Comprehensive Plan identifying properties specifically where affordable housing development seems feasible.
- i. Upon the request of a developer, the Zoning Board and the Planning Board may in its discretion relax standards so as to permit lots that are undersized, or deficient in setback, minimum buildable area, etc. to be built exclusively as affordable housing
- j. The conversion of existing properties to affordable housing should be promoted by the Town.

8. Actions and Expected Outcomes.

The conversion of existing tenant based vouchers into project based low and moderate income (LMI) housing units, if pursued, will require the redevelopment of the units through subsidized construction or rehabilitation and enactment of a minimum 30-year deed restriction to meeting the requirements of the Affordable Housing Act.

The Town's zoning ordinance provides for cluster residential subdivisions and for Planned Development and Mixed Use Planned Development. The Mixed Use district allows an increase of residential density of up to six units per acre with a 10 percent affordability requirement. The MUPD also allows other uses without an affordability component. Generally, however, the MUPD has attracted little realistic interest from developers since its incorporation into the zoning ordinance in the mid-1990's.

The only property currently developing as an MUPD is the St. Elizabeth Community on Post Road at the site of the former Hill Top Drive-in Theater. There, the owners have built a 120 bed nursing home with an Alzheimer's component, and the Scandinavian Home/Steere House assisted living facility, known as "The Seasons," with 84 units, 12 of which are tenant based section 8 units through the East Greenwich Housing Authority. As tenant based units, they do not count towards the Town's inventory of low and moderate income housing, but they present an opportunity for conversion to permanent affordable units through the Affordable Housing Trust Fund.

Two pad sites at the St. Elizabeth Community remain undeveloped and one, fronting on Post Road is proposed for an office building while the other, situated to the rear of the property adjacent to the nursing home is planned to be a congregate care facility, which could accommodate affordable units. The congregate care facility was proposed in 1999 for a future phase of development at this site. Discussions focused on a 120 unit facility and assuming that the pad site is ultimately developed as proposed, the 20 percent requirement for MUPD's will yield 24 affordable units with an average estimated size of 800 square feet per unit. The Master Plan approval for this phase of the development has lapsed, but it remains the intent of the St. Elizabeth Community to develop the pad site for congregate care, and according to the Executive Director, pre-planning discussions are taking place within the organization. This phase of development will provide one and two bedroom units with at least 20 percent of the units being for low and moderate income persons with a subsidy through HUD section 202.

In the year 2000, the Town amended the Comprehensive Community Plan by creating areas for very high density and multi-family residential development, and amended the zoning ordinance to create a Residential R-4 district with the requirement that a minimum of 10 percent and a maximum of 20 percent of the R-4 housing meet the state's affordability criteria. At that time the Town also rezoned an eight acre property with municipal sewer and public water service on the eastern side of Route 2 as Residential R-4. A 63 unit apartment/condominium complex with 7 affordable units received Final Plan approval at this site on January 19, 2005. The number of affordable units at 11 percent is on the lower end of the 10 percent to 20 percent ordinance requirement. The developer received a density bonus of 7 units and increased the number of affordable units from six to seven.

Under the affordable housing strategy set forth herein, twenty percent of all units in MUPD and R-4 districts must now be designated and meet the affordable housing standards and density bonuses are allowed in these two districts.

In addition to the "Vistas" site, approximately 75 additional acres were identified on the Future Land Use Map in the year 2000 to provide for very high density and multi-family residential development. Forty-six acres being AP 10D lot 7 and lot 9 are owned by the Narragansett Electric Co. obtained by the utility as part of the extensive right-of-way acquisition

completed over a period of decades for a transmission line corridor. Lot 7 with 22.65 acres fronts on Division Street and lot 9 with 23.89 acres fronts on Route 2. The properties are contiguous and have substantial lot widths ranging up to more than 1,000 feet. The Town discussed this with Narragansett Electric in the year 2000 and the company had no objection to this land being designated for very high density residential development with an affordable housing component. However, in 2000 the town did not rezone the property from Farm F-1. No power transmission lines have been constructed and there are no known plans to do so at this time. These properties are designated by this plan for the development of 100 percent low and moderate income housing.

Twenty-three acres of undeveloped land adjacent to the Sun Valley Mobile Home Park and six acres on the southerly end of the Downtown Revitalization area were similarly identified for very high density and multi-family residential development. The mobile home property has been approved for expansion of 49 pad sites on the 23 acres, bringing the total number of mobile homes there to 99 on approximately 37 acres. The 23 undeveloped acres at Sun Valley Mobile Homes, having been designated on the Future Land Use map for very high density and multi-family residential development, potentially could build out as a Residential R-4 district with an estimated 225 units rather than expanding the mobile home park by 49 pad sites. Utilizing the 20 percent requirement as the density bonus for R-4 development, a 225 unit development could add 45 affordable units.

Alternatively, for example, the 50 existing mobile homes represent an opportunity for purchase through the Affordable Housing Trust Fund and then deed restricted as affordable housing. Another example fitting this mechanism could be units rehabilitated through the CDBG program noted in section 1 above that currently are maintained for five years as affordable. This potentially could add another 30 affordable units to the inventory. Both scenarios depend on sufficient funds being available through the trust fund.

The study area downtown is the subject of a mixed use transit oriented development (TOD) concept on a total of 16 acres. The plan calls for 80 residential units, with a 20 percent density bonus (16 units) being affordable, to be developed on approximately six acres associated with the development of a commuter rail station, parking, and commercial uses on the remaining ten acres. The property now is predominately in a

Light Industry and Office (LI/O) district. The location of the proposed residential development is 75 percent in a LI/O district, 19.5 percent in a MUPD zone, and .5 percent in a Commercial Highway district. Of the three zones, only the MUPD allows for residential development. Overall, out of the entire 16 acres, only 1.17 acres being in the MUPD zone allow for residential development. Therefore, rezoning to TOD to permit the 80 units with 16 affordable represents a significant residential density increase in this area and considering the 6 acres alone, the density is greater than one unit per 4,000 square feet of land area.

The redevelopment of the former CVS site on Main Street in the downtown neighborhood offers the prospects of a mixed use development with a residential density bonus of seven units for a total of 14 units, of which two will be handicapped accessible and affordable. Utilizing the 15 percent goal for all new residential development, a total of 2.1 affordable units are required. The fraction will be made up by payment into the Affordable Housing Trust Fund. Similarly, the redevelopment of the former Shell gas station at the corner of Rocky Hollow Road and Main Street was approved in March, 2005 by the Zoning Board of Review with a two unit density bonus to create one affordable unit out of a total of four new residential units in a mixed use.

With the prospects of a mixed use development build-out at the Rocky Hill Fairgrounds over the next decade or so, the town has the opportunity to provide up to 150 affordable elderly units to be developed under the HUD section 202 program. The affordable requirement was written into the change of zone for the fairgrounds property. The potential developer is the Women's Development Corporation. Another 12 affordable units were written into the fairgrounds change of zone as part of an 80 unit condominium development, with the 12 units being the density bonus. The developer's initial proposal was for sixty-eight market rate units. The fairgrounds units will be built out over a period of years through a series of phases pegged to infrastructure improvements.

By mandating all new residential subdivisions provide fifteen percent affordable housing, the town anticipates a yield of 159 affordable units between 2005 and 2025. This is based on 53 building permits per year for new single family dwelling units generating 1060 new homes ($53 \times 20 \times .15 = 159$). The subsidy for LMI units will be in the form of a waiver of local fees or assistance from Rhode Island Housing and Mortgage Finance Corporation or the U.S. Department of Housing and Urban

Development See appendix II for possible originators of financial subsidy options.

The E.G. Land Co. site on Division Road is the subject of a Comprehensive Permit application for a total of 438 units with 20 percent being affordable. The application was denied by the Town, appealed to the State Housing Appeals Board (SHAB), referred back to the town by the SHAB, and is now pending further appeal by the Town. Known locally as “Wellington Woods,” the development will provide eighty-eight LMI units.

Minor subdivisions are expected to generate only a small number of units and will likely have little affect on the LMI housing units to be achieved. Fractional units will be accounted for by payment to the Affordable Housing Trust Fund. Pursuant to implementation strategy “j.” in section 7, the fund will be utilized to purchase units that will then be deed restricted as LMI affordable units in accordance with the *Housing Act*.

9. Meeting the Need by 2025: A 20-Year Plan.

The key strategies described in sections 7 and 8 and shown in table 8, are based on developments that are either approved, are in the planning stages prescribed by the Town’s Development and Subdivision Review Regulations, or represent potential development based on existing zoning or designation on the future land use map. One hundred and fifty nine affordable units are expected to be achieved through new single family dwellings built in new subdivisions over the next 20 years. As stated in section 10, zoning ordinance amendments are required to reset density requirements and to mandate increased percentages of affordable housing. Further, while the plan achieves the 10 percent LMI goal within the twenty year time frame, the plan is also to attempt to identify areas on the future land use and zoning maps locations for the creation of additional low and moderate income housing units.

The current future land use map designates the 370 acre Camp Fogarty Army National Guard (ANG) facility on Route 2 for a combination of mixed use planned development and very low density residential development. The designated mixed use portion of the property totaling an estimated 125 acres, or more, fronts on Route 2 and is anticipated to have access to the municipal sewer system when sewer system service is expanded in the year 2007 to the Sun Valley

neighborhood on the opposite side of Route 2 as part of the town's effort to protect ground water quality in the Hunt aquifer. With density bonuses for affordable housing, the ANG property could provide ample additional affordable housing.

Unfortunately from the perspective of this plan, as stated in the main body of the Comprehensive Community Plan five-year update, the exigencies of national defense currently precludes other uses of the site. Current ANG plans for the property include an expansion of facilities as part of a consolidation of other activities from around Rhode Island. If there is a future change in the posture of the ANG and the status of the site becomes such as to allow civilian uses there, an MUPD development is the town's preference as stated on the future land use map adopted in July, 2000.

Table 7
Development Strategies for Affordable Housing

<u>Development Strategy</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11-20 years</u>
• 15% of all new sfdu's	39 (265)*	40 (265)	80 (530)
• HUD sec 202 @ Fairgrounds	100 (100)	50 (50)	----
• Fairgrounds Condos	12 (80)	----	----
• Vistas on the Trail	7 (63)	----	----
• Narragansett Electric Property	----	----	50 (50)
• Downtown Mixed Use Village	8 (40)	8 (40)	----
• Sun Valley R-4	----	----	45 (225)
• St. Elizabeth Congregate Care	----	24 (120)	----
• CVS Redevelopment	2 (14)	----	----
• Shell Station Redevelopment	1 (4)	----	----
• E.G. Land Co. CompPermit	<u>44 (219)</u>	<u>44 (219)</u>	<u>----</u>
Total LMI/Total Units Added	213 (785)	166 (694)	175 (805)
Running LMI Total (base = 226)	439	605	780
Total Housing Units (base = 5462)	6,247	6,941	7,746
10 % Goal	625	694	775
Percent Achieved	7.02 %	8.71 %	10.07 %

* 39 (265) number of affordable units with total units in brackets.

Note: Base = 5128 (year 2000 census) + 221 (2000 – 2004 total units from table 6) per RI Housing Analysis as of 5/18/2005.

The Narragansett Electric Company land off Route 2 near the East Greenwich Square retail center, comprising 46 acres is estimated to have a

development yield of up to 250 units with or without 100 percent low and moderate income units, but at the very least a 20 percent LMI requirement in a residential R-4 scenario. This plan calls for a total of 50 units at 100 percent LMI.

In aggregate the workable strategies can add 554 affordable housing units to the current 226 units over the next twenty years to bring the total LMI units to 780 units and achieve a slightly higher percentage than the ten percent goal, as shown on Table 7.

Table 8 compares the need with the projected estimate of need satisfaction by type of household.

Affordability needs are broken down by elderly, families, and other, with “other” being defined as single occupant families and households with non-related members, in accordance with the state Comprehensive Housing Affordability Strategy (CHAS). BC Stewart & Associates, Inc. working from CHAS data found that there is a relatively even breakdown between the three groups.

Table 8
Comparison of Need with Estimate of Need
Satisfaction by Type of Household

Type Household	2002 % Need	2004 # Units	2004 %	2025 Added Units	% of Added	2025 Total	2025 %
Elderly	37	141	62	174	35.01	315	40.38
Family	33	44	19	324	58.48	368	47.17
Other	30	41	18	56	10.10	97	12.43
Total	100	226	100	554	100.00	780	100.00

In terms of needs served, the 20-year plan improves the balance overall, especially between elderly and family affordable housing, reducing the percentage of elderly housing from 62 percent to 40.38 percent and raising the percentage of family housing from 19 percent to 47.17 percent of the total number of affordable units. In terms of actual numbers of units created, 174 new elderly and 324 new family affordable units are projected.

Table 9
LMI Units to be produced by Household and Tenure Type

Development Strategy	Total By Strategy	Elderly		Family		Other	
		Rental	HO*	Rental	HO	Rental	HO
15% of all new SFDUs	159	----	----	----	159	----	----
HUD Sec. 202 elderly @ Fairgrounds	150	150	----	----	----	----	----
Fairgrounds Condos	12	----	----	----	12	----	----
Vistas on the Trail	7	----	----	----	----	7	----
Narragansett Elect. Prop.	50	----	----	50	----	----	----
Downtown Mixed Use Village	16	----	----	----	----	----	16
Sun Valley R-4	45	----	----	----	15	----	30
St. Elizabeth Congregate Care	24	24	----	----	----	----	----
CVS Redevelopment	2	----	----	----	----	----	2
Shell Station Redevelopment	1	----	----	----	----	1	----
EG Land Comp Permit	88	----	----	88	----	----	----
Total Low-Mod Added	554						
Totals by HH* & Tenure		174	----	138	186	8	48
Totals by HH Type			174		324		56
Future Needs Data by CHAS			208		186		168

*HO = Home Ownership; HH = Household

10. Implementation.

The following actions are required to implement the Affordable Housing Plan strategies. Time frames are on a go forward basis from the date of plan approval.

- **Action 1:** Establish by ordinance the Affordable Housing Trust Fund and adopt administrative rules for receiving payments of fees in-lieu of.

Responsible Party: Town Council.

Resources: Town Manager, Town Solicitor

Time Frame: 6 months

Development Action: Require developers to pay into the Trust Fund in-lieu of building affordable housing units when recommended by the

Planning Board and approved by the Town Council, over the life of this plan.

- **Action 2:** Amend the Zoning Ordinance to require 15 % affordable housing or, at the discretion of the Planning Board and the Town Council, the payment of the fee in-lieu of in new subdivisions and developments in all residential districts except in the Residential R-4 and Mixed Use Planned Development districts (as adopted 12/14/04). There is no density bonus in the single family residential districts.

Responsible Party: Town Council

Resource: Planning Department

Time Frame: 6 months

Development Action: The CVS Redevelopment with 2 LMI units and the Shell Station Redevelopment with 1 LMI unit are providing affordable units as a result of decisions by the Zoning Board of Review granting density bonuses and dimensional variances. Further, by mandating all new single family residential subdivisions provide fifteen percent affordable housing, the town anticipates a yield of 159 affordable units between 2005 and 2025. This is based on 53 building permits per year for new single family dwelling units generating 1060 new homes ($53 \times 20 \times .15 = 159$). The subsidy for LMI units will be in the form of assistance from Rhode Island Housing and Mortgage Finance Corporation or the U.S. Department of Housing and Urban Development. See appendix II for possible originators of financial subsidy options.

- **Action 3:** Amend the Zoning Ordinance to require 20 % affordable housing in the Residential R-4 and Mixed Use Planned Development districts prohibiting the payment of the fee in-lieu of. The subsidy is the 20 percent density bonus.

Responsible Party: Town Council

Resource: Planning Department

Time Frame: 6 months

Development Action: St. Elizabeth Community Congregate Care facility in the Mixed Use Planned Development at the former Hill Top Drive-in, providing 24 affordable units in years 6-10. Sun Valley R-4

development providing 45 affordable units in years 11-20. A non-profit affordable housing developer constructing 50 affordable units on the Narragansett Electric Co. property on Route 2 in a 100 percent LMI development in years 11-20. The Vistas on the Trail is providing 7 affordable units, as required by the Planning Board based on a density bonus, the requirement in the R-4 district under existing zoning that not less than 10 percent and not more than 20 percent of the units built meet the state definition of affordable.

- **Action 4:** Amend the Zoning Ordinance to require 15 % affordable housing in the Planned Development district prohibiting the payment of the fee in-lieu of. The subsidy is the 15 percent density bonus.

Responsible Party: Town Council

Resource: Planning Department

Time Frame: 6 months

Development Action: A total of 12 affordable units will be developed at the Rocky Hill Fairgrounds in years 0-5. Additional units, not counted at this time, are expected to occur based on the 15 percent requirement over the life of the plan based on the probability that one or more requests for rezoning to Planned Development will occur.

- **Action 5:** Establish an *ad hoc* affordable housing task force.

Responsible Party: Town Council

Resource: Town Manager, Town Solicitor

Time Frame: 12 months

Development Action: The housing task force will prepare annual reports on the status of plan implementation.

- **Action 6:** Adopt rules and regulations to administer the Comprehensive Permit application process.

Responsible Party: Planning Board

Resource: Town Solicitor, Town Manager, Planning Department

Time Frame: 12 months

Development Action: The Comprehensive Permit process will be in place to accommodate applications as they occur.

- **Action 7:** Adopt a subsidy ordinance that will provide one or more of the following subsidies as described in the text: (1) density bonus in accordance with the provisions of the zoning ordinance; (2) waive the building permit fee and/or waive the development impact fee for affordable housing units; and (3) require participation in subsidies through state or federal housing programs.

Responsible party: Town Council

Resource: Town Solicitor, Town Manager, Planning Department

Time frame: 6 months

Development Action: These subsidies will allow for the development of affordable housing in accordance with this plan.

- **Action 8:** Create the Transit Oriented Development (TOD) district as recommended in the Downtown Village Mixed Use Development Plan adopted by the Town Council in July, 2004. The subsidy is a 20 percent density bonus.

Responsible party: Town Council

Resource: Town Solicitor, Planning Department

Time frame: 12 months

Development Action: Downtown Mixed Use Village as part of a TOD development for a commuter rail station, providing 8 affordable units in years 0-5 and another 8 affordable units in years 6-10.

Action 9: Identify locations for additional affordable housing development and amend the Future Land Use and Zoning Maps as needed to supplement the existing inventory.

Responsible party: Town Council

Resources: Town Manager, Planning Board, Planning Department

Time frame: 12 months

Development Action: Depends upon the locations identified and the type of development determined to be most appropriate. Will be

handled on a case by case basis in accordance with the Comprehensive Planning process, the Zoning Ordinance, and the Development and Subdivision Review Regulations.

- **Action 10:** Amend the Zoning Ordinance to allow development of affordable housing on non-conforming lots

Responsible party: Town Council

Resource: Planning Department

Time frame: 12 months

Development Action: This action will allow for the development of affordable housing on non-conforming lots as specified.

- **Action 11:** Establish annual reporting procedures and responsibilities.

Responsible party: Town Manager

Resource: Town Manager

Time frame: 12 months and as needed going forward

- **Action 12:** Advocate for (a) legislation to redefine affordable housing to include mobile homes and section 8 certificate housing; (b) apportionment of regional affordable housing among local communities; and (c) enabling legislation for local revenue taxes to fund development of affordable housing.

Responsible party: Town Council

Resources: Town Council, Town Manager, Town Solicitor

Time frame: Annually

- **Action 13:** Update the affordable housing plan in 2010 following the decennial census and at five-year intervals thereafter.

Responsible party: Town Council

Resources: Planning Department

Time frame: 5-year intervals

- **Action 14:** Amend the Zoning Ordinance and Zoning Map from Farm (F-1) to Residential R-4 for the Sun Valley Mobile Home Park to bring the zoning into conformance with the Comprehensive Plan Future

Land Use Map amendments adopted July 25, 2000 that identified this property for very high density residential development..

Responsible party: Town Council

Resources: Town Manager, Planning Department

Time frame: 12 months.

Development Action: The rezoning will facilitate the development of 225 residential units, 45 being LMI units, at the Sun Valley Mobile Home Park.

Action 15: Amend the Zoning Ordinance and Zoning Map from Farm (F-1) to Residential R-4 for the Narragansett Electric Co. property between Route 2 and Division Street, being AP 10D lot 7 and lot 9 to bring these properties into conformance with the Comprehensive Plan Future Land Use Map amendments adopted July 25, 2000 that identified this property for very high density residential development.

Responsible party: Town Council

Resources: Town Manager, Planning Department

Time frame: 12 months.

Development Action. The rezoning will facilitate the development of 50 low and moderate units on the Narragansett Electric Co property in a 100 percent LMI development.

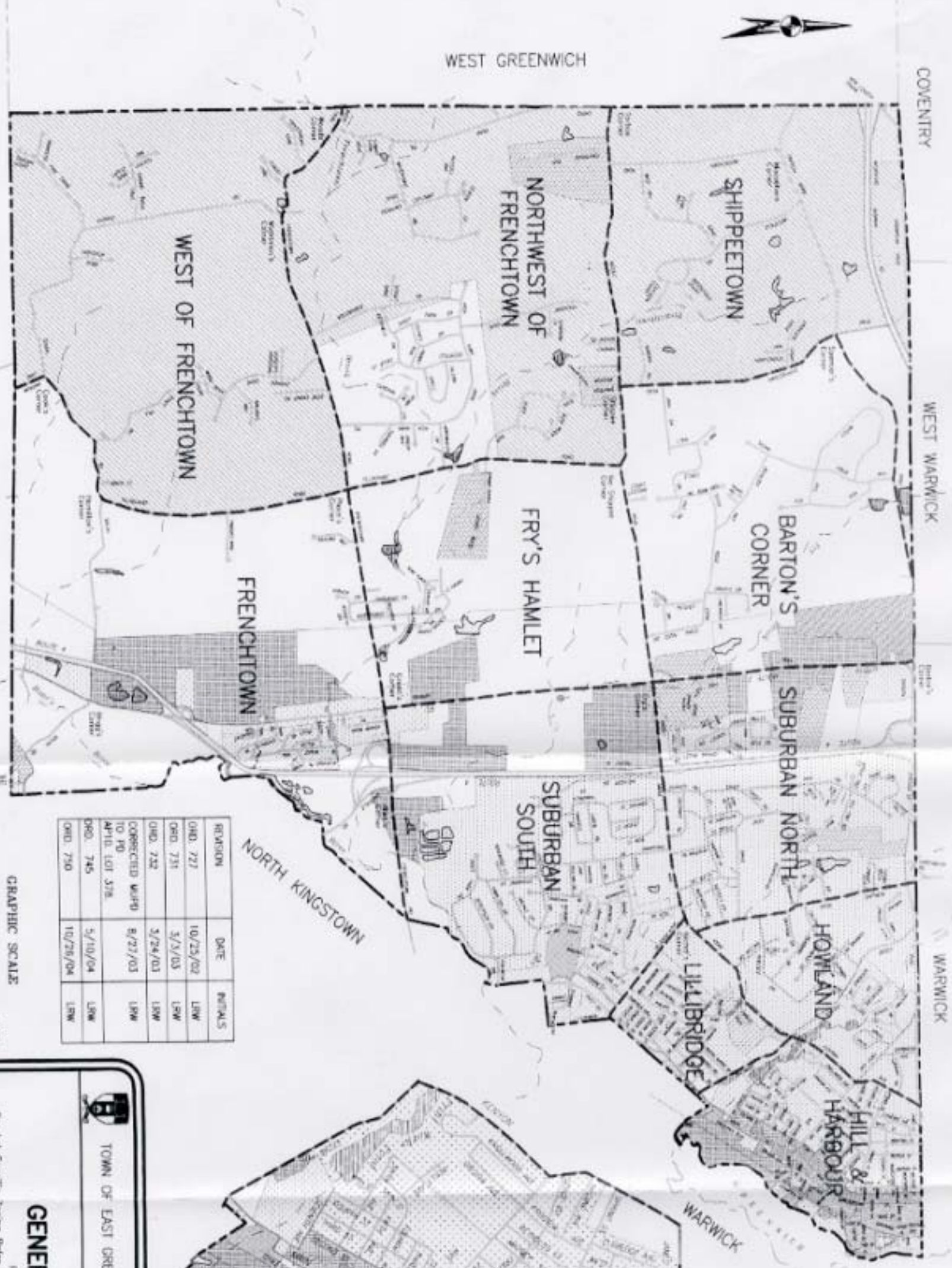
This plan recognizes the state Water Resources Board's concern that water supply for housing development be identified by applicants. The Town of East Greenwich Development and Subdivision Review Regulations require this information as a normal part of the application process. Further, this plan recognizes Coastal Resources Management Council's concern that no part of this plan be inconsistent with the RICRMP.

APPENDIX I

RI HOUSING & MORTGAGE FINANCE CORP.,
2004 LOW-AND MODERATE-INCOME HOUSING CHART
UPDATED 3/23/05

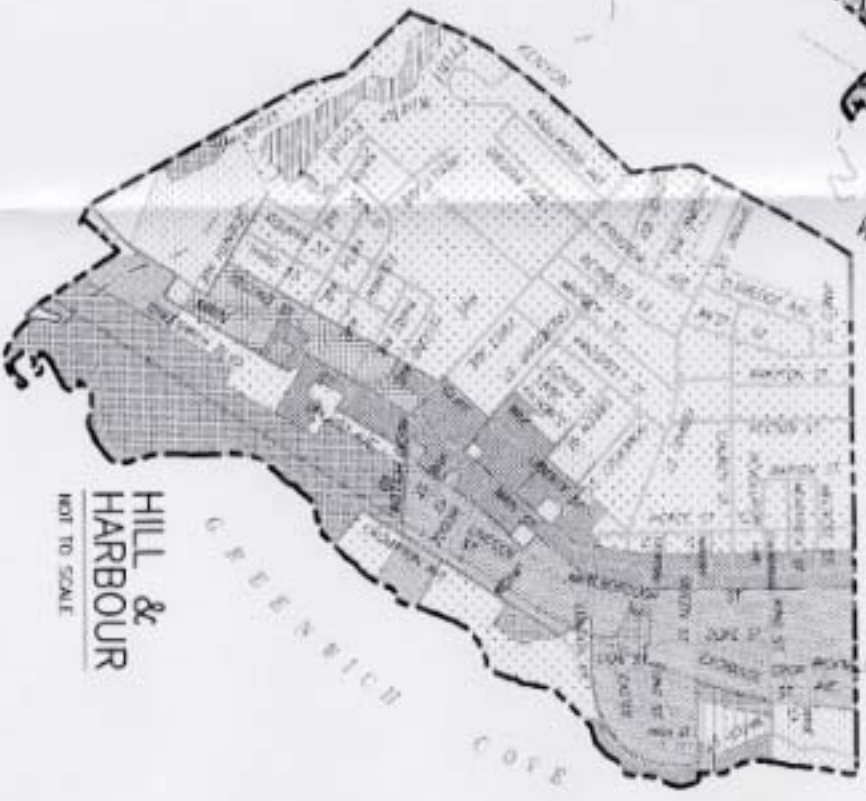
APPENDIX II

HOUSING PARTNERS IN RHODE ISLAND

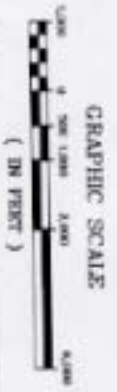


LEGEND

R-4	F/T-1	W
R-6	F-2	W/A-10
R-10	CO-2	PD
R-20	CO/CD-1	MA/UD
R-30	CH	RMF



REVISION	DATE	INITIALS
ORD. 727	10/23/02	LRW
ORD. 731	3/3/03	LRW
ORD. 732	3/24/03	LRW
CORRECTED MAP TO PD APPL. LOT 578	8/23/03	LRW
ORD. 745	5/10/04	LRW
ORD. 750	10/26/04	LRW



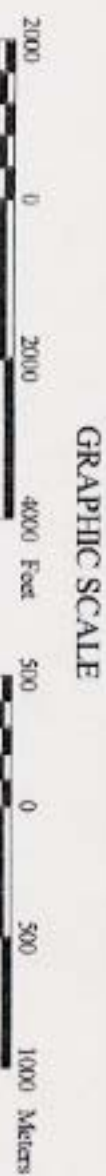
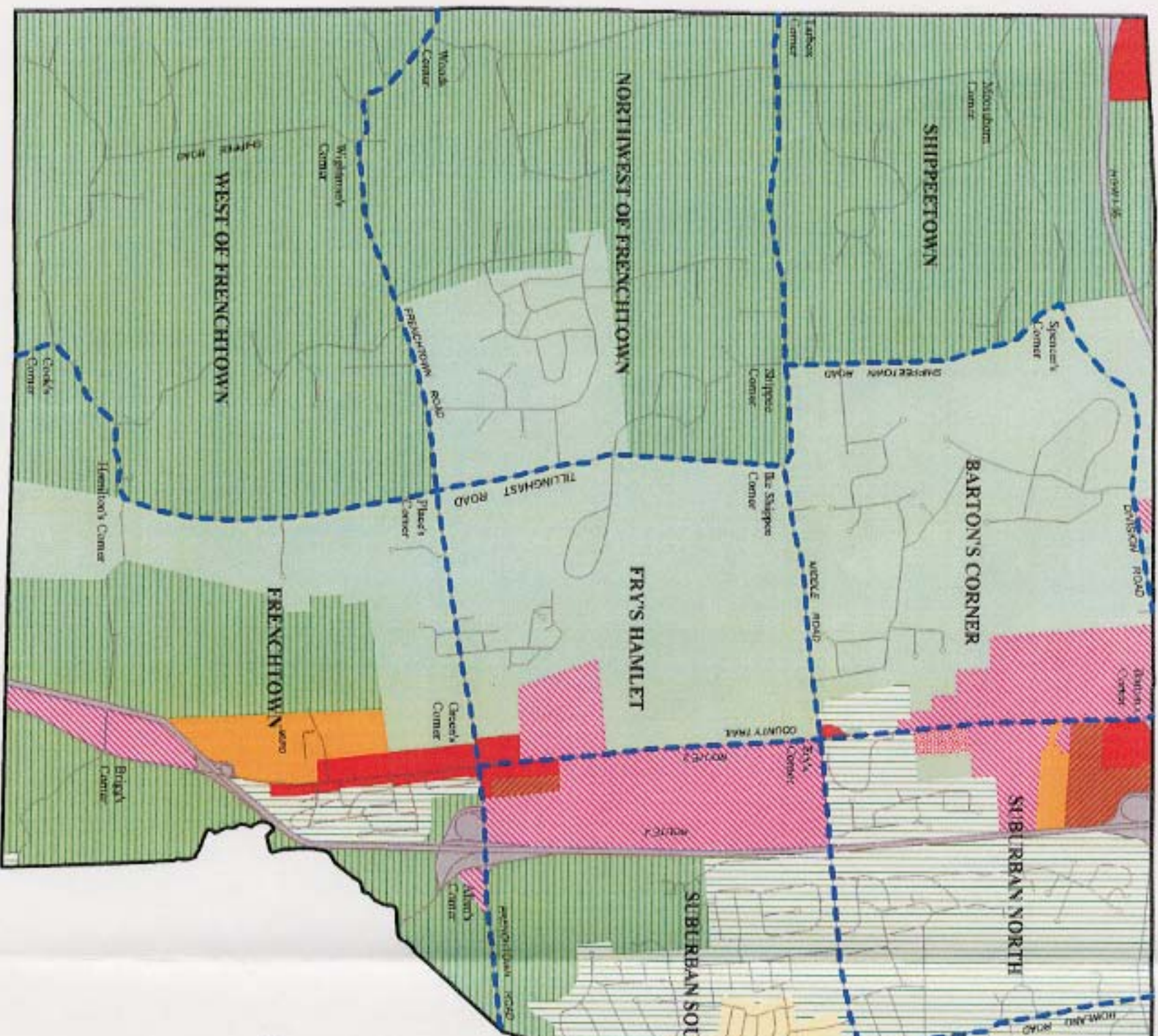
Last Revised June 2005

TOWN OF EAST GREENWICH

THE LOUIS BERGER GROUP, INC.
250 Riverchase Blvd., Suite 100
Birmingham, AL 35244

GENERAL ZONING MAP

For General Reference Only
For Lot Specific Zoning Refer to Amended Plat Maps Recorded in Town Clerk's Office
Adopted by the Town Council July 25, 2000, as Amended
Scale: 1" = AS SHOWN Source: RDOS, Town of E.G., The LG-2-04



NOTE:
ENLARGEMENT IS
NOT TO SCALE

- LEGEND**
- VERY LOW DENSITY RESIDENTIAL DEVELOPMENT
 - LOW DENSITY RESIDENTIAL DEVELOPMENT
 - MODERATE DENSITY RESIDENTIAL DEVELOPMENT
 - MODERATE HIGH DENSITY RESIDENTIAL DEVELOPMENT
 - HIGH DENSITY RESIDENTIAL DEVELOPMENT
 - VERY HIGH DENSITY RESIDENTIAL DEVELOPMENT & MULTI-FAMILY
 - COMMERCIAL
 - LIGHT INDUSTRIAL / OFFICE
 - CENTRAL BUSINESS DISTRICT
 - WATERFRONT
 - TRANSPORTATION / HIGHWAY
 - LIMITED OFFICE
 - ROADS
 - RAILROAD
 - NEIGHBORHOOD OUTLINE



LAND USE ACREAGE BY CATEGORY

CATEGORY	ACRES
LOW DENSITY RESIDENTIAL DEVELOPMENT	44,100
MODERATE DENSITY RESIDENTIAL DEVELOPMENT	22,000
MODERATE HIGH DENSITY RESIDENTIAL DEVELOPMENT	22,000
HIGH DENSITY RESIDENTIAL DEVELOPMENT	44,100
VERY HIGH DENSITY RESIDENTIAL DEVELOPMENT & MULTI-FAMILY	11,025
COMMERCIAL	22,000
LIGHT INDUSTRIAL / OFFICE	22,000
CENTRAL BUSINESS DISTRICT	22,000
WATERFRONT	22,000
TRANSPORTATION / HIGHWAY	22,000
LIMITED OFFICE	22,000
ROADS	22,000
RAILROAD	22,000
NEIGHBORHOOD OUTLINE	22,000
TOTAL	441,100



TOWN OF EAST GREENWICH

TOWN OF EAST GREENWICH COMPREHENSIVE COMMUNITY PLAN, 2000

EAST GREENWICH FUTURE LAND USE

The LOUIS BERGER GROUP, Inc.
265 Promenade Street, Providence, RI 02905



Scale: AS SHOWN

Adopted by Town Council July 26, 2000, as Amended

Source: RIGIS, E.G. Town

File: EGP/LM/7BL_2.apr

Figure: 1-1

Rev: 7/10/03